



## **Punjab State E-Governance Society**

Notice Inviting Tender No.: Health Insurance/01/2023-24

### **Tender Notice for Group Health Insurance Policy for Contractual Employees**

**Punjab State e- Governance Society**

**Plot No. D-241, Industrial Area, Phase-8B, Sector -74, Mohali-160071**

**Contact: Sh. Rishikant Sharma (9466438181)**

**Email: [psegsfinance@gmail.com](mailto:psegsfinance@gmail.com)**

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## 1. Notice inviting tender

Punjab State e-Governance Society (PSeGS) invites online bids for the appointment of Group Health Insurance for Contractual employees.

Closing date and time is - 10-10-2023 at - 3;00 P.M. For details log on to

<https://dgrpg.punjab.gov.in/> and <https://eproc.punjab.gov.in/>.

## 2. Detailed Notice inviting tender

### Tender Notice for Group Health Insurance Policy for Contractual Employees and their family members

Psegs invites sealed tender from **IRDA Accredited Insurance Companies** for Group Health Insurance Scheme for Contractual Employees and their family members of PSeGS, Mohali. Initially for a period of one year, may be further extendable for another term of two years subject to the satisfactory performance and mutual consent.

Number of Employees presently to be covered- 158 (However Employees may opt this insurance for their dependent family members at their own cost directly payable to the insurance provider.

### Important Dates & Time

Sr. No.	Particulars	Date	Time
1.	Last date & time for submission of tender	10-10-2023	Upto 15 Hrs.
2.	Date & time of opening of Technical and Financial Bids	To be intimated later	

The bids/offers received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned bids or the bids not in prescribed format will be rejected without assigning any reason. Bids received later than the prescribed date and time will not be considered for evaluation. In this regard, no request, whatsoever, shall be entertained

### 3. Document control sheet

SN	Particulars	Details
1.	Document reference number	PSeGS/Health Insurance/01/2023-24
2.	Date & time for the start of sale of e-tender	17-09-2023
3.	Date and time for submission of queries through email	22-09-2023 upto 10:30 Hrs
4.	Date and time for pre-bid meeting	29-09-2023 11:00 Hrs
5.	Date and time for submission of bids	10-10-2023 upto 15:00 Hrs
6.	Date and time of opening of pre-qualification bids	12-10-2023 11:00 Hrs
7.	Date of opening of financial bids	To be intimated later
8.	Address for communication	Punjab State e-Governance Society, O/o Department of Governance Reforms and Public Grievances, Plot D-241, Industrial Area, Phase - 8B, Sector - 74, Mohali - 160071
9.	Cost of tender document	Rs. 1,000/-
10.	Earnest Money Deposit (EMD)	Rs. 50,000/-
11.	Contact details	Sh. Rishikant Sharma, Mobile : 9466438181
12.	Website for tender reference	<a href="https://dgrpg.punjab.gov.in/">https://dgrpg.punjab.gov.in/</a> and <a href="https://eproc.punjab.gov.in/">https://eproc.punjab.gov.in/</a>
13.	Selection Method	Least Cost Selection (L1)

## 4. Definitions

2.1. Unless the context otherwise require, the following terms whenever used in this tender and contract have the following meanings:

2.1.1. "PSeGS means Punjab State e-Governance Society O/o Department of Governance Reforms and Public Grievances, Punjab.

2.1.2. "Client" refers to PSeGS.

2.1.3. "Bidder" means a firm/ company/ business entity who submits a bid in response to this tender.

2.1.4. "Bid" means proposal submitted by bidders in response to this tender issued by PSeGS for selection of Group Health insurance policy.

2.1.5. "EMD" means "Earnest Money Deposit."

2.1.6. "Contract" refers to the contract entered between PSeGS and insurance provider.

2.1.7. "EMD" means "Earnest Money Deposit".

2.1.8. "SLA" refers to "Service Level Agreement."

2.1.9. "Corrupt Practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the service provider or its personnel in contract execution.

## 4. Instructions to bidders

**This Group Health insurance will be for contractual employees of PSeGS and their family members.**

Number of Employees presently to be covered- 158 (However Employees may opt this insurance for their dependent family members at their own cost directly payable to the insurance provider. It will be the duty of insurance provider to seek options from employees regarding the coverage of dependent family members in the scheme. Further collection of premium etc all formalities etc will be managed by the insurance provider itself.

### 5.1. Bid evaluation process

5.1.1. The bid evaluation will be carried out in a Two-stage process as under:

5.1.1.1 Pre-qualification / eligibility evaluation

5.1.1.2 Financial bids evaluation

5.1.2. During the process of evaluation of the bids, PSeGS may, at its discretion, ask bidders for clarifications on their bids. The bidders are required to respond within the prescribed time frame given for submission of such clarification otherwise the Committee shall make its own reasonable assumptions at the total risk and cost of the bidder and the bid may lead to rejection.

5.2. Financial bid will be open only for those bidders who will be technically qualified at lowest price per unit will be considered as L1 to whom tender will be allotted.

5.3. Financial bids of technically qualified parties shall be opened.

**5.4** The bidder should sign on each page of the tender documents.

5.5 Bids, which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect, will be rejected.

5.6. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of PSeGS shall prevail.

5.7. The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from PSeGS.

5.8. The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.

5.9. The service provider shall ensure that while providing Services, all personal data of employees will be kept confidentially.

5.1.0. All disputes are subject to Mohali jurisdiction only to try any matter or disputes between the bidders and PSeGS arising out of this service.

5.1.1. Arbitration- All dispute and differences which may arise between the PSeGS and the Insurance Company shall be referred to CEO, PSeGS, whose decision shall be binding on all concerned. CEO may appoint Arbitrator or any suitable measures may be taken to resolve the issues.

5.1.2. EMD of unsuccessful bidder will be returned within one month from the date of opening of tender. However, EMD of successful bidder will be adjusted/ treated as security / guarantee that will be released after successful of tender.

5.1.3. Cashless facility should be provided in major multi-specialty hospitals located in north Indian states. All transactions with these hospitals should be totally cashless.

5.1.4. Reports including the claims of individuals and the details of settlement are to be furnished to PSeGS on monthly basis or as and when required by the PSeGS.

5.1.5. Admission and discharge to and from the hospital on 24x7 basis.

5.1.6 Additional coverage for the dependent family members can also be opted by the employees/ members, co-payment of additional premium by them for the additional risk coverage. Such payments shall be made directly by the members to the Insurance Providers.

5.1.7. Payment of premium shall be annually and it is submit that premium for dependent family members will be paid by employees directly to the insurance company. PSeGS will have no responsibility on account of additional family member's premium.

5.1.8. SLA: If claim is not settled in prescribed time limit the penalty of Rs.100/ per day will be charged. If delay is more than 15 days penalty will be Rs.200/- per day.

5.1.9. All contractual employees of PSeGS irrespective of age group should be eligible to join the scheme.

## 6.) Eligibility Criteria

Sr. No.	Requirements	Supporting documents to be enclosed. Yes/No
1.	GST/PAN number of the firm.	
2..	IRDA Accreditation for more than 10 years & 5 work orders in last 3 years i.e. 31-03-2023.	
3.	Affidavit that the firm is not blacklisted to participate in Govt.tenders.	
4.	Cashless facility	
5.	<p>24X7 helpline of TPA (Third party administrator) along with contact details i.e. name of contact person, contact numbers and postal &amp; email address</p> <p><b>Note:</b> TPA is an Insurance Regulatory and development Authority of India.</p>	
6.	Doorstep reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents.	
7..	Empanelled Multispecialty Hospitals in north Indian States.	
8.	Claim settlement ratio should be above 90%.	
9.	A dummy copy of Group Health Insurance policy with detailed terms and conditions.	
10	Medical policy for all irrespective of age group	
11.	No exclusion of existing Disease.	
12.	Dedicated Relationship Manager and his contact number will be shared with policy holders.	

## **7. Preparation of bid**

7.1.1 The bidder is expected & deemed to have carefully examined all the instructions, guidelines, forms, requirements, appendices and other information along with all terms and conditions and other formats of the bid. Failure to furnish all the necessary information as required by the bid or submission of a proposal not substantially responsive to all the requirements of the bid shall be at bidder's own risk and may be liable for rejection.

7.1.2. The bid shall be uploaded on the [www.eproc.punjab.gov.in](http://www.eproc.punjab.gov.in) website by the bidder or duly authorized person(s) to bind the bidder to the contract.

7.1.3. The bidder shall be responsible for all costs incurred in connection with participation in the bid process.

7.1.4. The bids submitted by fax / e-mail / envelope etc. shall not be accepted. No correspondence will be entertained on this matter.

7.1.5. The bids submitted by a consortium of companies / firms or any subcontractors will be rejected.

7.1.6. All correspondences between the bidders and PSeGS shall be written in the English language.

7.1.7. All information supplied by bidders shall be treated as contractually binding on the bidders on successful award of the assignment by PSeGS on the basis of this tender.

7.1.8. Failure to comply with the below requirements shall lead to the bid rejection

7.1.8.1. Comply with all requirements as set out within this tender.

7.1.8.2. Submission of the forms and other particulars as specified in this tender and respond to each element in the order as set out in this tender.

7.1.8.3. Submission of all supporting documentations specified in this tender, corrigendum or any addendum issued.

## 7.1. Deviations

Bids submitted with any deviations to the contents of the Tender Document will be considered as non-responsive. No deviation(s) / assumption(s) / recommendation(s) shall be allowed with the bid. Bidders must ensure that the pre-bid meeting is attended by their concerned senior people so that all clarifications and assumptions are resolved before bid submission.

## 7.2. Validity of bids

7.2.1. Bids shall remain valid till 180 (one hundred and eighty) days from the last date of submission of bids. PSeGS reserves the right to reject a proposal valid for a shorter period as non-responsive.

7.2.2. If required, PSeGS may solicit the bidder's consent to extend the period of validity. The request and the response thereto shall be made in writing. Extension of validity period by the bidder should be unconditional. A bidder may refuse the request without forfeiting the Earnest Money Deposit. A bidder granting the request will not be permitted to modify its bid.

7.2.3. PSeGS reserves the right to annul the tender process, or to accept or reject any or all the bids in whole or part at any time without assigning any reasons and without incurring any liability to the affected bidder(s) or any obligation to inform the affected bidder(s) of the grounds for such decision.

7.2.4. PSeGS may, at its own discretion, extend the date for submission of proposals.

## 7.3 Bid opening

7.3.1. PSeGS will constitute a committee to evaluate the bids submitted by bidders. No correspondence will be entertained outside the process of evaluation with the Committee.

7.3.2. The bids submitted will be opened at time & date as specified in the document control sheet by Committee or any other officer authorized by Committee, in the presence of bidders or their representatives who may wish to be present at the time of bid opening.

## 7.4. Amendment to the tender document

7.4.1. Amendments / corrigendum's / addendums / clarifications necessitated due to any reasons, shall be made available on the website only as provided in the document control sheet. No separate communication either in writing or through email will be made to any interested/ participating bidders. It shall be the responsibility of the bidders to keep on visiting the website to amend their bids incorporating the amendments so communicated through the website.

7.4.2. In order to provide prospective bidders reasonable time for taking the corrigendum(s) or addendum(s) into account, PSeGS, at its discretion, may extend the last date for the receipt of bids.

## 7.5. Signing of contract

The successful bidder will sign the contract with PSeGS within 15 days of the from the allotment of tender.

## 7.6 Fraud and corrupt / malpractices

All the bidders must observe the highest standards of ethics during the process of selection of Service Provider and during the performance and execution of contract.

For this purpose, definitions of the terms are set forth as follows:

7.6.1. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the Client or its personnel in contract executions.

7.6.2. "Fraudulent practice" means a misrepresentation of facts, in order to influence a selection process or the execution of a contract, and includes collusive practice among bidders (prior to or after Proposal submission) designed to establish Proposal prices at artificially high or non-competitive levels and to deprive the Client of the benefits of free and open competition.

7.6.3. “Unfair trade practice” means supply of services different from what is ordered, or change in the Scope of Work.

7.6.4. “Coercive practice” means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in the selection process or execution of contract.

7.6.5. PSeGS will reject a proposal for award, if it determines that the bidder recommended for award, has been determined to having been engaged in corrupt, fraudulent or unfair trade practices.

7.6.6. PSeGS will declare a bidder ineligible, either indefinitely or for a stated period of time, for award of contract, if bidder is found to be engaged in corrupt, fraudulent and unfair trade practice in competing for, or in executing, the contract at any point of time.

## 8.) FINANCIAL BID and Evaluation

### GROUP HEALTH INSURANCE POLICY FOR CONTRACTUAL EMPLOYEES

Sr. No.	Particulars	Total Premium in Rs. (Both figure and word)
01.	<b><u>Premium for :</u></b>  1.) Health coverage of Rs. 05.00 Lakh for a period of one year for contractual employees.  2.) Death and Accidental coverage of Rs.10 Lakh	
	Taxes (if any)	
	<b>Total in figures(including GST/charges etc)</b>	
	<b>Total in words</b>	

Note:

- All terms & conditions as stated in the Tender Document.
- Conditional bids are not acceptable.
- Bids submitted in the above format are only accepted.
- Premium quoted would be per head, Actual total premium will be calculated for 158 contractual employees and for their family members.
- Employee who desire over and above the coverage amount i.e. Rs. 5 lakh or 10 lakh mentioned above may opt. however, this will be discretion of Insurance provider according to feasibility etc. However, there will be no financial implication of premium etc will be implied to PSeGS. Further, over and above coverage, premium relationship between employee and insurance provider.

8.1.1 Financial bids would be opened only for those bidders, who qualify all the Eligibility Criteria as explained above on the prescribed date in the presence of bidder's representatives, who may wish to be present.

8.1.2. The bidder quoting the least Grand Total amount including GST shall be declared as the successful bidder or L1 bidder. The next lowest bidder shall be called as L2 bidder and so on.

8.1.3. Failure to abide by the tender conditions may result into forfeiture of EMD.

8.1.4. Any conditional financial bid will lead to disqualification of the entire bid and forfeiture of the EMD.

8.1.5. The bidders quoting zero or negative service charges will be treated as non-responsive and will result in forfeiture of the EMD.

8.1.6. All bidders other than L1 bidder shall be kept in a waiting list. In the event L1 declines the Lol or the contract gets terminated with L1 bidder, an offer will be given to the next lowest bidder in the waiting list to match prices of L1 bidder. In the event L2 declines, L3 will be given the same option and so on.

8.1.7. In case Service Provider fails to perform, EMD shall be forfeited and the Client reserves the right to take appropriate action against the Service Provider.

**8.1.8. Errors & Rectification:**

8.1.8.1. If there is a discrepancy between words and figures of the charges, the amount in figures will prevail.

8.1.8.2. If the bidder doesn't accept the correction of error(s) as specified, its bid will be rejected.

**8.1.9. Disqualifications**

8.1.9.1. PSeGS may at its sole discretion and at any time during the evaluation of bids, disqualify any bidder, if the bidder has:

8.1.9.2. Made misleading or false representations in the forms, statements and attachments submitted in bid documents. The EMD of the bidder will be forfeited in such cases.

8.1.9.3. Exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years.

8.1.9.4. Failed to provide clarifications related thereto, when sought;

8.1.9.5. Submitted more than one bid (directly / indirectly);

8.1.9.6. Declared ineligible by the Government of India / State / UT Government for corrupt and fraudulent practices or blacklisted.

8.1.9.7. Submitted a bid with price adjustment/variation provision.

8.1.9.8. Documents are not submitted as specified in the tender document.

8.1.9.9. Suppressed any details related to bid.

8.1.9.10. Submitted incomplete information, subjective, conditional offers and partial offers submitted.

8.1.9.11. Not submitted documents as mentioned in this tender.

8.1.9.12. Submitted bid with lesser validity period.

8.1.9.13. Any non-adherence/non-compliance to applicable tender content.

## 9.) General Contract Conditions

### 9.1. Standards of performance

The Service Provider shall deliver the services and carry out its obligations under the contract with due diligence and efficiency in accordance with generally accepted professional standards and practices. The Service Provider shall always act in respect of any matter relating to this contract as a faithful Service Provider to the Client. The Service Provider shall always support and safeguard the legitimate interests of the Client, in any dealings with a third party. The Service Provider shall conform to the standards laid down in the tender in totality.

### 9.2. Confidentiality

9.2.1. Confidential information shall mean and include any and all confidential or proprietary information furnished, in whatever form or medium, or disclosed verbally or otherwise by the Service Provider and/ or the Client to each other including, but not limited to, the services, plans, financial data and personnel statistics, whether or not marked as confidential or proprietary by the parties.

9.2.2. The Service Provider shall ensure that while providing services, all the details and information is kept confidential.

9.2.3. During the execution of the project except with the prior written consent of the Client, the Service Provider or its personnel shall not at any time communicate to any person or entity any confidential information acquired in the course of the contract.

9.2.4. The Service Provider will maintain the confidentiality of the data stored on the computer systems of the end customer. The Service Provider will be required to take appropriate actions with respect to its personnel to ensure that the obligations of non-use & non-disclosure of confidential information are fully satisfied. In case of failure, the Client has the right to take legal action against the firm.

### 9.3. Termination of contract for default

The Client or the Service Provider can terminate the contract in the event of default of terms and conditions of this tender or the subsequent contract by the other party by giving 2 months' advance written notice. In such a case, the provisions under the Exit Management clause shall apply.

### 9.4. Termination of contract for insolvency, dissolution etc.

The Client may at any time terminate the Contract by giving advance written notice of 30 days to the Service Provider, if the Service Provider becomes bankrupt or otherwise insolvent or in case of dissolution of firm/company or winding up of firm/company. In this event termination will be without compensation to the Service Provider, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to Client. In such a case, the provisions under the Exit Management clause shall apply.

### 9.5. Termination for convenience

The Client reserves the right to terminate, by prior written 2 months' notice, the whole or part of the contract, at any time for its convenience. The notice of termination shall specify that termination is for Client's convenience, the extent to which performance of work under the contract is terminated, and the date upon which such termination becomes effective. In such a case, the provisions under the Exit Management clause shall apply.

### 9.6. Force Majeure

The EMD of the Service Provider shall not be forfeited or the contract shall not be terminated for default if and to the extent that delays in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

For purposes of this clause, "Force Majeure" means an event beyond the control of the Service Provider and not involving the Service Provider's fault or negligence, and not foreseeable. Such events may include, but are not

restricted to, wars or revolutions, riot or commotion, earthquake, fires, floods, epidemics, and quarantine restrictions.

If a Force Majeure situation arises, the Service Provider shall promptly notify the Client in writing of such condition and the cause thereof. Unless otherwise directed by Client in writing, the Service Provider shall continue to perform its obligations under the contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

## 9.7. Resolution of disputes

If any dispute arises between parties, then these would be resolved in following ways:

9.7.1. Amicable Settlement: Either party of the contract may send a 15 days advance written notice of dispute to the other party. The party receiving the notice of dispute will consider the Notice and respond to it in writing within 30 days after receipt. If that party fails to respond within 30 days, or the dispute cannot be amicably settled within 60 days following the response of that party, then the second Sub-clause of resolution of disputes shall become applicable.

9.7.2. Arbitration: In case dispute arising between the Client and the Service Provider, which has not been settled amicably, the Service Provider can request the Client to refer the dispute for Arbitration under Arbitration and Conciliation Act, 1996 and amendments thereof. Such disputes shall be referred to the Arbitrator which shall be appointed by Hon'ble Punjab and Haryana High Court. The Indian Arbitration and Conciliation Act, 1996 and any statutory modification or re-enactment thereof, shall apply to these arbitration proceedings. Arbitration proceedings will be held at Chandigarh/Mohali. The decision of the arbitrator shall be final and binding upon both the parties. All arbitration awards shall be in writing and shall state the reasons for the award. The expenses of the arbitration as determined by the arbitrator shall be borne equally by the client and the Service Provider. However, the expenses incurred by

each party in connection with the preparation, presentation and litigation shall be borne by the party itself.

### 9.8. Legal Jurisdiction

All legal disputes between the parties shall be subject to the jurisdiction of the Courts situated in Mohali, Punjab only.

### 9.9. Amendment to the contract

The contract signed thereof can be amended by mutual consent of both the parties, provided such amendment is made in writing and signed by both the parties.

## 10. Scope of Work

Technical details		Remarks
Group Name	PSEGS.	
Location	MOHALI	
Period	One year	
Insured Group Details		PSEGS.
Employee Strength As on		
Employees no.	158	
Maximum Age		
Individual/ Floater		
Sum assured for Group Health Insurance for Contractual Employees + Death Insurance	Rs. 5.00 Lakh + Rs.10 Lakh	

Other Conditions	New Employees shall be included in policy from date of joining and resigned /terminated employees shall be deleted from date of Resignation/ termination.	
	Pro rata Premium to be charged/Refund in case of Addition and Deletion	
Coverage for Ayurvedic, Homeopathic and Unani Medicines	Covered	
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.	
Ambulance charges	Covered	Upto 1 % of sum insured.

**Note:** Treatment during epidemic etc. will be covered under this group health insurance scheme.

#### 10.1. Outsourcing / subletting

No part of the contract shall be outsourced by the Service Provider. Non-adherence to the same shall attract penal action against the Service Provider.

## 11. Cover Letter

### **Annexure-A**

(On office letterhead)

To

GENERAL MANAGER (FINANCE)  
**Punjab State E- Governance Society**  
**Plot No. D-241, Industrial Area, Phase -8B,**  
**Sector – 74, Mohali - 160071**

**Sub: Notice Inviting Tender for Group Health Insurance Policy for Contractual Employees**

Notice Inviting Tender No.:Health Insurance/01/2023-24.

Dear Sir,

With reference to the above, I am/ we are enclosing our Notice Inviting Tender for Group Health Insurance Policy for PSeGS.

I / We hereby reconfirm and declare that I / We have carefully read and understood the above- referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on Institute website of PSeGS.

Thanking You  
Yours faithfully

(Signature of the Authorized Person)

**Name** \_\_\_\_\_

**Mobile No.** \_\_\_\_\_